

Information to identify the case:

Debtor 1 **Mathew J. Maul**
 First Name Middle Name Last Name

Debtor 2 **Janeen A. Maul**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5705**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-9677**

EIN ____-____-____

United States Bankruptcy Court **WESTERN DISTRICT OF
 PENNSYLVANIA**

Date case filed for chapter **7** **2/11/19**Case number: **19-70062-JAD****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Mathew J. Maul	Janeen A. Maul
2. All other names used in the last 8 years		
3. Address	348 Railroad St Lilly, PA 15938	348 Railroad St Lilly, PA 15938
4. Debtor's attorney Name and address	Michael B. Cohen 521 South Logan Blvd. Altoona, PA 16602	Contact phone 814-201-2448 Email: michael@michaelcohenlawoffice.com
5. Bankruptcy trustee Name and address	Eric E. Bononi 20 North Pennsylvania Avenue Greensburg, PA 15601	Contact phone 724-832-2499 Email: bankruptcy@bononilaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 3/8/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 3, 2019 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: 2nd Floor Conference Room, 110 Franklin Street, Johnstown, PA 15905
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 6/3/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Mathew J. Maul
Janeen A. Maul
Debtor(s)

Bankruptcy Case No.: 19-70062-JAD
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75th day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: March 8, 2019

Jeffery A. Deller
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Mathew J. Maul
 Janeen A. Maul
 Debtors

Case No. 19-70062-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-7

User: culy
 Form ID: 309A

Page 1 of 2
 Total Noticed: 52

Date Rcvd: Mar 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2019.

db/jdb
 aty +Mathew J. Maul, Janeen A. Maul, 348 Railroad St, Lilly, PA 15938-1167
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 15005920 ++1ST SUMMIT BANK, PO BOX 5480, JOHNSTOWN PA 15904-5480
 (address filed with court: 1st Summit Bank, 125 Donald Lane, Johnstown, PA 15904)
 15005921 +Allstate Indemnity Co., 3075 Sanders Rd., Suite H1a, Northbrook, IL 60062-7127
 15005922 Altoona Arthritis & Osteoporosis Center, 175 Meadowbrook Lane, Duncansville, PA 16635-8445
 14992242 +Borough of Lilly, 421 Main St., Lilly, PA 15938-1143
 15005928 CBCS, PO Box 2724, Columbus, OH 43216-2724
 15005927 +Cardionet LLC, PO Box 508, Malvern, PA 19355-0508
 15005929 +Comcast Cable Corp, 1701 JFK Blvd, Philadelphia, PA 19103-2899
 15005930 +Community Medicine, 2310 Jane St, Pittsburgh, PA 15203-2362
 15005931 Conemaugh Memorial Medical Center, PO Box 643928, Pittsburgh, PA 15264-3928
 15005932 Convergent HR, Inc., PO Box 6209, Dept 0102, Champaign, IL 61826-6209
 15005933 Credit Acceptance, PO Box 551888, Detroit, MI 48255-1888
 15005935 +Crystal Pure Bottled Water, 445 S Logan Blvd, Altoona, PA 16602-5643
 15005938 DLP Conemaugh Phys Group, PO Box 644633, Pittsburgh, PA 15264-4633
 15005939 EOS CCA, PO Box 981002, Boston, MA 02298-1002
 15005940 +John Thomas Heating and Cooling, PO Box 519, Hastings, PA 16646-0519
 15005941 LabCorp, PO Box 2240, Burlington, NC 27216-2240
 15005942 +Laurel Pediatric Assoc, 323 Budfield St, Johnstown, PA 15904-3213
 15005943 +Leap Auto & Hardware, 5380 Portage St, Lilly, PA 15938-1092
 15005944 Memorial Medical Center, PO Box 603396, Charlotte, NC 28260-3396
 15005945 One Advantage. LLC, PO Box 23860, Belleville, IL 62223-0860
 15005946 Pathology Associates of Blair County, PO Box 380854-0072, Clinton Township, MI 48038
 15005947 Patti A Stefanick DO, 939 Menoher Blvd, Johnstown, PA 15905-2838
 15005948 #Penn Credit Corp, PO Box 988, Harrisburg, PA 17108-0988
 15005949 PennyMac, PO Box 30597, Los Angeles, CA 90030-0597
 15005950 +Phillips, Cohen & Assoc., 1002 Justison St, Wilmington, DE 19801-5148
 15005951 +Portage Chiropractic, 808 Caldwell Ave, STE 102, Portage, PA 15946-1571
 15005952 Progressive, PO Box 7247-0377, Philadelphia, PA 19170-0311
 15005953 +Ray Oil & Gas Company, 629 Dulancy Drive, Portage, PA 15946-6916
 15005954 +Receivable Outsourcing, LLC, PO Box 62850, Baltimore, MD 21264-2850
 15005956 +Rezk Medical Supply, PO Box 520, Carrolltown, PA 15722-0520
 15005957 +Romani and Romani, Attorneys at Law, PO Box 207, Cresson, PA 16630-0207
 15005958 Rosland Kapphan, 5260 Turner Rd, Gibsonia, PA 15044-9531
 15005959 The Guthrie Clinic, PO Box 826908, Philadelphia, PA 19182-6908
 15005960 +Tipton Family Dentistry, 4579 E Pleasant Valley Blvd, Tyrone, PA 16686-7032
 15005962 UPMC, PO Box 371980, Pittsburgh, PA 15250-7980

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: michael@michaelcohenlawoffice.com Mar 09 2019 02:30:15 Michael B. Cohen,
 521 South Logan Blvd., Altoona, PA 16602
 tr +EDI: BEEBONONI.COM Mar 09 2019 07:23:00 Eric E. Bononi, 20 North Pennsylvania Avenue,
 Greensburg, PA 15601-2337
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 09 2019 02:30:49 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 09 2019 02:30:54
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,
 Pittsburgh, PA 15222-3721
 15005923 +EDI: TSYS2.COM Mar 09 2019 07:23:00 Barclays Bank Delaware, 100 West St,
 Wilmington, DE 19801-5015
 15005925 EDI: CAPITALONE.COM Mar 09 2019 07:23:00 Cabelas, PO Box 82519, Lincoln, NE 68501-2519
 15005926 EDI: TSYS2.COM Mar 09 2019 07:23:00 Card Services, PO Box 13337,
 Philadelphia, PA 19101-3337
 15005934 EDI: CCS.COM Mar 09 2019 07:23:00 Credit Collection Services, PO Box 55126,
 Boston, MA 02205-5126
 15005936 EDI: DIRECTV.COM Mar 09 2019 07:23:00 DirecTV, PO Box 11732, Newark, NJ 07101-4732
 15005937 +EDI: DCI.COM Mar 09 2019 07:23:00 Diversified Consultants Inc, PO Box 551268,
 Jacksonville, FL 32255-1268
 15005955 E-mail/Text: Supportservices@receivablesperformance.com Mar 09 2019 02:31:31
 Receivable Performance Management LLC, PO Box 1548, Lynnwood, WA 98046-1548
 15005961 +E-mail/Text: bankruptcydepartment@tsico.com Mar 09 2019 02:31:27 Transworld Systems Inc,
 PO Box 15273, Wilmington, DE 19850-5273
 15005963 EDI: NAVIENTFKASMDOE.COM Mar 09 2019 07:23:00 US Department of Education, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 15005964 +EDI: VERIZONCOMB.COM Mar 09 2019 07:23:00 Verizon, 500 Technology Way, Suite 300,
 Saint Charles, MO 63304-2225
 15005965 +E-mail/Text: krishna.patel@vonage.com Mar 09 2019 02:31:07 Vonage, 23 Main St.,
 Holmdel, NJ 07733-2136

TOTAL: 15

District/off: 0315-7

User: culy
Form ID: 309A

Page 2 of 2
Total Noticed: 52

Date Rcvd: Mar 08, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
15005924* PENNYMAC LOAN SERVICES, LLC
+Borough of Lilly, 421 Main St., Lilly, PA 15938-1143

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2019 at the address(es) listed below:

Eric E. Bononi bankruptcy@bononilaw.com, pa69@ecfcbis.com
James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com
Michael B. Cohen on behalf of Debtor Mathew J. Maul michael@michaelcohenlawoffice.com,
michele@michaelcohenlawoffice.com
Michael B. Cohen on behalf of Joint Debtor Janeen A. Maul michael@michaelcohenlawoffice.com,
michele@michaelcohenlawoffice.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5